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**State:** Arkansas **Filing Company:** Medico Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** A20ads07262012  
**Project Name/Number:** A20ads07262012/A20ads07262012

## Filing at a Glance

Company: Medico Insurance Company  
Product Name: A20ads07262012  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Advertisement  
Date Submitted: 07/26/2012  
SERFF Tr Num: MDIC-128601171  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: A20ADS07262012  
  
Implementation: On Approval  
Date Requested:  
Author(s): Karl Hug  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 07/27/2012  
Disposition Status: Filed-Closed  
Implementation Date:

State Filing Description:

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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Medico Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
<b>Product Name:</b>	A20ads07262012		
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## General Information

Project Name: A20ads07262012	Status of Filing in Domicile: Pending
Project Number: A20ads07262012	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 07/27/2012
	State Status Changed: 07/27/2012
Deemer Date:	Created By: Karl Hug
Submitted By: Karl Hug	Corresponding Filing Tracking Number:

### Filing Description:

Pursuant to State requirements, the above referenced Medicare supplement insurance advertising material is intended for use in Arkansas and should be considered an invitation to inquire.

We request the right to reproduce these brochures, after approval, in electronic form on our website – with the understanding that the ads' form numbers and version numbers will also be displayed on the website. We have placed brackets (to show as variable) around the text which refers to the answers to questions in our approved Medicare supplement application.(page 1) We have placed brackets (to show as variable) around our Company contact information (should our contact information change in the future), as well as around the Medicare Supplement Plans listed in the ads (which would allow us to add new Plans to the ads, should we decide to seek approval of these new Plans in your state), without the need to refile the ads for this reason alone.

The submitted advertising brochures are not new, but are revisions of previously approved brochures. (minor text changes, and new bracketing) . Other submitted ads are new.

We would like to request the ability to modify any of the pictures in these advertisements without re-filing the forms. This filing does not contain any unusual or potentially controversial items.

Thank you for your review and approval of this filing.

## Company and Contact

### Filing Contact Information

Karl Hug, Compliance Analyst	khug@gomedico.com
1515 S. 75th Street	800-695-5976 [Phone] 251 [Ext]
Omaha, NE 68124	402-391-4858 [FAX]

### Filing Company Information

Medico Insurance Company	CoCode: 31119	State of Domicile: Nebraska
1515 S. 75th Street	Group Code:	Company Type: Life and
Omaha, NE 68124	Group Name: Medico	Health
(800) 695-5976 ext. [Phone]	FEIN Number: 47-0122200	State ID Number:

## Filing Fees

**State:** Arkansas **Filing Company:** Medico Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** A20ads07262012  
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Fee Required? Yes  
Fee Amount: \$350.00  
Retaliatory? No  
Fee Explanation: 7 Med Supp ads @ \$50.00/ad = \$350.00  
Per Company: No

Company	Amount	Date Processed	Transaction #
Medico Insurance Company	\$350.00	07/26/2012	61216623

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Medico Insurance Company
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/27/2012	07/27/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Medico Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
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<b>Project Name/Number:</b>	A20ads07262012/A20ads07262012		

## Disposition

Disposition Date: 07/27/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	full size brochure for A20 series Med Supp, Plans A, D, F	Filed-Closed	Yes
Form	tri fold brochure for A20 series Med Supp, Plans A, D, F	Filed-Closed	Yes
Form	mailer for Plans A, D and F	Filed-Closed	Yes
Form	advertising consumer letter for Plans A, D and F	Filed-Closed	Yes
Form	advertising consumer letter for Plans A, D and F	Filed-Closed	Yes
Form	mailer for Plans A, D and F	Filed-Closed	Yes
Form	print ad for Plans A, D and F	Filed-Closed	Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Medico Insurance Company
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## Form Schedule

Lead Form Number: ADVA20(AR)-M							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 07/27/2012	ADVA20(AR)-M	ADV	full size brochure for A20 series Med Supp, Plans A, D, F	Revised: Replaced Form #: ADVMIA20(AR)-M Previous Filing #: MDIC-127153613		ADVA20(AR)-M-07192012.pdf
2	Filed-Closed 07/27/2012	ADVA20(TRI)A R-M	ADV	tri fold brochure for A20 series Med Supp, Plans A, D, F	Revised: Replaced Form #: ADVMIA20(TRI)AR-M Previous Filing #: MDIC-127153613		ADVA20(TRI)AR-M-07192012.pdf
3	Filed-Closed 07/27/2012	11F-585	ADV	mailer for Plans A, D and F	Initial:		11F-585-06062012.pdf
4	Filed-Closed 07/27/2012	11F-584	ADV	advertising consumer letter for Plans A, D and F	Initial:		11F-584-06062012.pdf
5	Filed-Closed 07/27/2012	11F-583	ADV	advertising consumer letter for Plans A, D and F	Initial:		11F-583-06062012.pdf
6	Filed-Closed 07/27/2012	11F-586	ADV	mailer for Plans A, D and F	Initial:		11F-586-06062012.pdf
7	Filed-Closed 07/27/2012	11F-587	ADV	print ad for Plans A, D and F	Initial:		11F-587-06062012.pdf

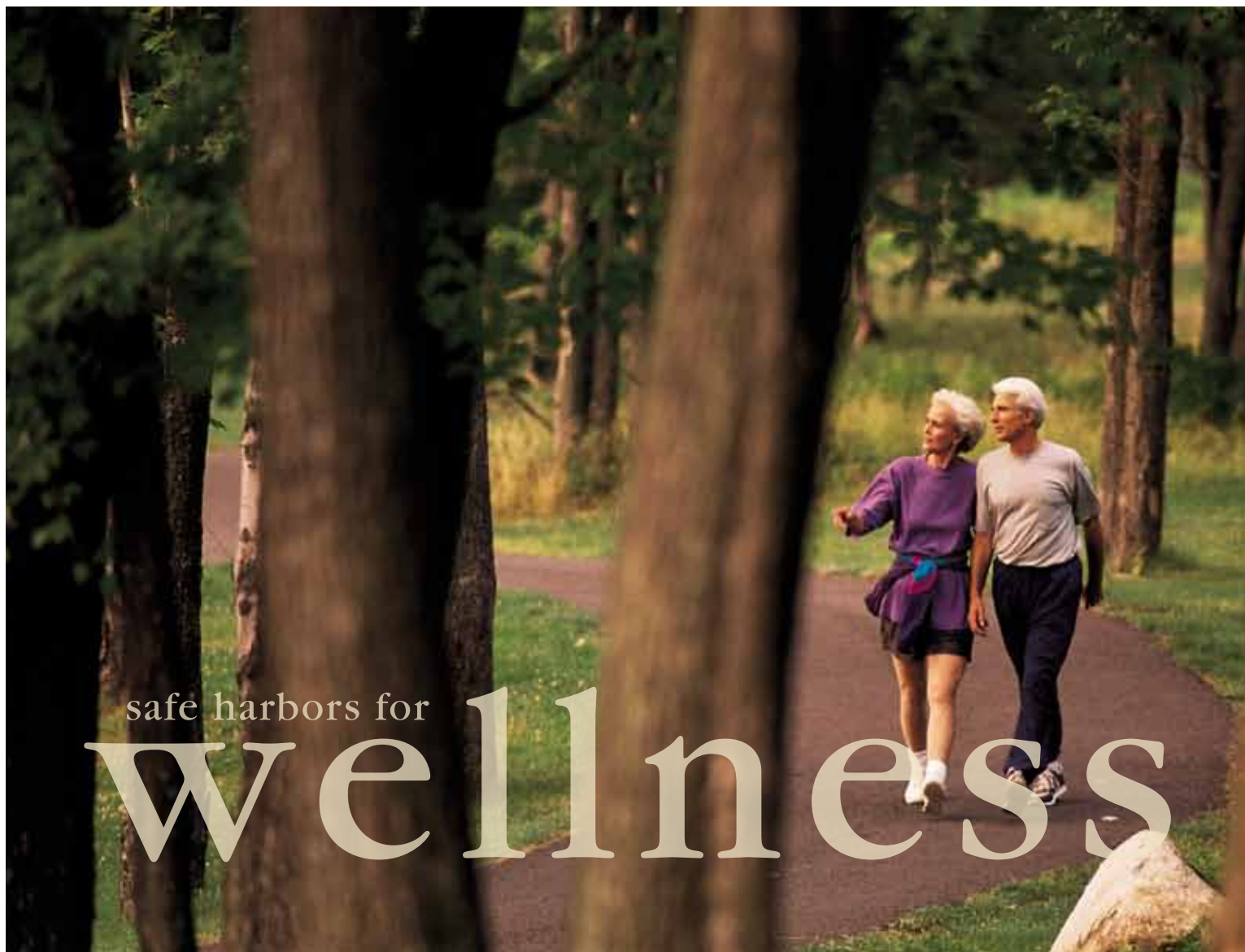
### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
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<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

# Medicare Supplement Insurance



safe harbors for  
**wellness**

*Protecting Your Future Today®*



**MEDICO®**  
INSURANCE COMPANY



# medicare supplement

Policy Forms: [MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20M, MI-MSA20N]






















































## *Are You Eligible?*

If the following statements are true, it is likely you are eligible for Medicare supplement insurance.

- You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.
- You are not covered by Medicaid.
- You do not have another Medicare supplement policy. Or, you have another Medicare supplement policy that will be replaced.
- You answer “no” to questions [1 through 5] in the Medical Information section of the application.
- Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during “Open Enrollment” or a guaranteed issue period.

## *What We Offer \**

PLANS						
Coverage	A	D	F	G	M	N
Part A deductible					50% Part A Deductible	
Part A hospital co-payment (61-90 days)						
Part A hospital co-payment (91-150 days)						
Part A hospitalization up to an additional 365 lifetime days once lifetime reserve days end						
Part A&B - 3 pints of blood						
Hospice Part A co-payment and co-insurance						
Skilled Nursing Facility co-payment (21-100 days)						
Part B deductible						
Part B 20% of eligible expenses						
Part B excess charges						
Foreign Travel Emergency						

\* The benefits provided depend upon the plan selected at issue. The premium will vary by plan.

[\*\*Except up to \$20 co-payment for office visit, and up to \$50 co-payment for ER.]

## *Important Information*

### *Why Purchase A Policy?*

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments and Medicare Part B excess charges.



### *Facts To Consider*

There are different standardized Medicare supplement plans, each with a different set of benefits. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin), the benefits offered by each individual plan will be the same.

Medicare supplement plans do not cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare supplement policies do not provide benefits for long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: 2012 *Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

### **Exceptions and Limitations**

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

### **30-Day Right to Return**

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

### **Suitability**

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit a producer or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the producer be aware of this suitability requirement.

### **Pre-Existing Conditions**

Our policies do not include a limitation for pre-existing conditions.

### **Guaranteed Renewable - Premiums Subject to Change**

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.

Medico Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. The outline of coverage available in your state must be provided in conjunction with this brochure. For costs and further details of coverage, see your producer or write to the Company.

This is a solicitation of insurance and a licensed producer may contact you.

**Medico Insurance Company**  
[1515 South 75th Street  
[Omaha, NE 68124

**1-800-228-6080]**  
**www.gomedico.com]**

# about the company

Medico Insurance Company began operations in 1930. We're proud to call America's heartland our home for over 80 years. Our goal is to provide our policyholders with the products they need, and the service they deserve. We understand that insurance is about more than the details of a policy; it's about protecting your future, and protecting your family.

To learn more about Medico Insurance Company and the products we offer, please visit us online at [[www.gomedico.com](http://www.gomedico.com)].



**MEDICO®**  
**INSURANCE COMPANY**

Agency Logo Placeholder

# Medicare Supplement Insurance

## *Are You Eligible?*

If the following statements are true, it is likely you are eligible for Medicare supplement insurance.

You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.

You are not covered by Medicaid.

You do not have another Medicare supplement policy. Or, you have another Medicare supplement policy that will be replaced.

You answer “no” to questions [1 through 5] in the Medical Information section of the application.

Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during “Open Enrollment” or a guaranteed issue period.

## about the company

Medico Insurance Company began operations in 1930. We're proud to call America's heartland our home for over 80 years. Our goal is to provide our policyholders with the products they need, and the service they deserve. We understand that insurance is about more than the details of a policy; it's about protecting your future, and protecting your family.

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[1515 S. 75th Street, Omaha, Nebraska 68124]  
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Agency Logo Placeholder



*Protecting Your Future Today<sup>®</sup>*



**MEDICO<sup>®</sup>**  
INSURANCE COMPANY



# medicare supplement

Policy Forms: [MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20M, MI-MSA20N]

## Why Purchase Medicare Supplement Insurance?

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments and Medicare Part B excess charges.

Medico Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program. This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. The outline of coverage available in your state must be provided in conjunction with this brochure. For costs and further details of coverage, see your producer or write to the Company. This is a solicitation for insurance and a licensed producer may contact you.

## What We Offer \*






















































## Facts To Consider

There are different standardized Medicare supplement plans, each with a different set of benefits. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin), the benefits offered by each individual plan will be the same.

Medicare supplement plans do not cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare supplement plans do not provide benefits for long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: 2012 *Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

PLANS						
Coverage	A	D	F	G	M	N
Part A deductible					50% Part A Deductible	
Part A hospital co-payment (61-90 days)						
Part A hospital co-payment (91-150 days)						
Part A hospitalization up to an additional 365 lifetime days once lifetime reserve days end						
Part A&B - 3 pints of blood						
Hospice Part A co-payment and co-insurance						
Skilled Nursing Facility co-payment (21-100 days)						
Part B deductible						
Part B 20% of eligible expenses						
Part B excess charges						
Foreign Travel Emergency						

\* The benefits provided depend upon the plan selected at issue. The premium will vary by plan.  
[\*\*Except up to \$20 co-payment for office visit, and up to \$50 co-payment for ER.]

## Important Information

### Exceptions and Limitations

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

### 30-Day Right to Return

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

### Suitability

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit a producer or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the producer be aware of this suitability requirement.

### Pre-Existing Conditions

Our policies do not include a limitation for pre-existing conditions.

### Guaranteed Renewable - Premiums Subject to Change

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.

Medico Insurance Company  
[1515 South 75th Street  
[Omaha, NE 68124

1-800-228-6080  
www.gomedico.com]

Who do you give your Medicare Supplement business to?

While Medicare supplement plans are standardized, you still have a choice when it comes to cost and the company standing behind the policy. Medico Insurance Company has been meeting insurance needs since 1930. They are my primary carrier, because they understand my client’s needs.

What sets Medico apart?

That’s easy; their customer service. They understand that insurance is about more than the details of a policy; it’s about protecting your future, and protecting your family. Combine that with their affordable rates and you have The Medico Way.

[Payment Type] in [State] – Standardized Plan [A, B, C, D, F, G, M, N] Non-Tobacco;

AGE	MALE	FEMALE
65	\$[ ]	\$[ ]
70	\$[ ]	\$[ ]
75	\$[ ]	\$[ ]
80	\$[ ]	\$[ ]

Rates were [approved/filed for use] in [State] on [Date].

To learn more about Medicare Supplement insurance from Medico Insurance Company, and for a free, no obligation rate quote, please give me a call at [(000) 000-0000] or return the reply card below.

[Agent/Producer Name]  
Licensed Insurance Agent/Producer  
[Agency Name]

Medicare supplement insurance is underwritten by Medico Insurance Company, [1515 South 75th St., Omaha, NE 68124]. Policy/certificate forms [MI-MSA20/21A, MI-MSA20/21B, MI-MSA20/21C, MI-MSA20/21D, MI-MSA20/21F, MI-MSA20/21G, MI-MSA20/21M, MI-MSA20/21N] or state equivalent. Medico Insurance Company and its agents/producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed agent/producer may contact you.

11F-585

06062012



Call [producer phone number]  
or  
return the attached card

☒ **YES!** I would like to learn more about the Medicare Supplement insurance from Medico Insurance Company

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Your Age \_\_\_\_\_ Spouse Age \_\_\_\_\_

Medicare supplement insurance is underwritten by Medico Insurance Company, [1515 South 75th St., Omaha, NE 68124]. Policy/certificate forms [MI-MSA20/21A, MI-MSA20/21B, MI-MSA20/21C, MI-MSA20/21D, MI-MSA20/21F, MI-MSA20/21G, MI-MSA20/21M, MI-MSA20/21N] or state equivalent. Medico Insurance Company and its agents/producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed agent/producer may contact you.

11F-585

06062012

# Are you getting the service you deserve from your Medicare Supplement Carrier?

You have a choice.

[Return Address Block]

## Are you paying too much for your Medicare Supplement?

[Address Block]

[Address Block]

[Address Block]

[Return Address Block]



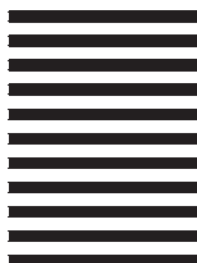
**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. [ ] [ ] [ ]

POSTAGE WILL BE PAID BY ADDRESSEE

[Address Block]

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



Call [producer phone number]  
or  
return the attached card



**From The Desk Of**  
**[Agent Name], Licensed Insurance Agent/Producer**

---

Dear Medicare Recipient,

You have been eligible for Medicare for a while now, and you may have purchased a Medicare Supplement Insurance policy. Since Medicare Supplement plans are regulated by the federal government, each plan is standardized, meaning every company that offers a plan must offer identical benefits. I always ask my Medicare eligible clients why they give a particular insurance company their Medicare Supplement business. Does the company provide superior customer service? Do they have competitive rates? Are the rate increases reasonable? Is the claims process painless?

I have been an independent health insurance agent/producer long enough to know that when someone buys a Medicare Supplement policy, they rely on their agent/producer to find them a good rate from a fair company. I keep my clients because I do just that, so if a company offers a low initial rate and then announces a very large rate increase a year later, that hurts my business.

My primary Medicare Supplement company is Medico Insurance Company of Omaha, Nebraska. They've proudly called America's heartland their home for more than 80 years. Their goal is to provide policyholders with the products they need, and the service they deserve. They understand that insurance is about more than the details of a policy; it's about protecting your future, and protecting your family. Combine that with their affordable rates and you have The Medico Way.

[Payment Type] in [State] – Standardized Plan [A, B, C, D, F, G, M, N] Non-Tobacco;

<u>AGE</u>	<u>MALE</u>	<u>FEMALE</u>
<b>65</b>	\$[ ]	\$[ ]
<b>70</b>	\$[ ]	\$[ ]
<b>75</b>	\$[ ]	\$[ ]
<b>80</b>	\$[ ]	\$[ ]

Above rates were [approved/filed for use] in [State] on [Date].

You are entitled to a free, no obligation rate quote. If your premium is higher than you think it should be, or if you are not getting the service you deserve, please contact me at [phone number/e-mail address/fax].

Sincerely,

[Agent/Producer Name]

Licensed Insurance Agent/Producer

[Agency Name]

*Call [(000) 000-0000] today  
for a free, no obligation quote!*

***Your Medicare  
Supplement Carrier  
Should Offer;***

- ☒ ***Competitive Rates***
- ☒ ***Friendly Customer Service***
- ☒ ***Simplified Claims***
- ☒ ***Reasonable Rate Increases***



**MEDICO®**  
**INSURANCE COMPANY**

Medicare supplement insurance is underwritten by Medico Insurance Company, [1515 South 75th St., Omaha, NE 68124]. Policy/certificate forms [MI-MSA20/21A, MI-MSA20/21B, MI-MSA20/21C, MI-MSA20/21D, MI-MSA20/21F, MI-MSA20/21G, MI-MSA20/21M, MI-MSA20/21N] or state equivalent. Medico Insurance Company and its agents/producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed agent/producer may contact you.



**From The Desk Of**  
**[Agent Name], Licensed Insurance Agent/Producer**

---

**Dear Future Medicare Recipient,**

You're about to join millions of Americans in the search for a Medicare Supplement Policy. I've been an insurance professional long enough to know that this can be a confusing and frustrating time, and I want to offer you a few tips as you begin your search.

- **Medicare Supplement Plans are Standardized by plan. That means every company that offers [plan type] offers the same benefits.**
- **Because the benefits are the same, you're buying the company as much as the policy.**
- **Make sure you work with an agent/producer who can explain in detail what your Medicare Supplement does, and does not cover.**

I always ask my Medicare eligible clients why they give a particular insurance company their Medicare Supplement business. Does the company provide superior customer service? Do they have competitive rates? Are the rate increases reasonable? Is the claims process painless? I keep my clients because I'm up front with them; so if a company offers a low initial rate and then announces a very large rate increase a year later, that hurts my business.

My primary Medicare Supplement company is Medico Insurance Company of Omaha, Nebraska. They've proudly called America's heartland their home for more than 80 years. Their goal is to provide policyholders with the products they need, and the service they deserve. They understand that insurance is about more than the details of a policy; it's about protecting your future, and protecting your family. Combine that with their affordable rates and you have The Medico Way.

Should you have any questions about Medicare Supplement policies, please feel free to contact me at [phone number/e-mail address/fax]. I'd be more than happy to assist you with this process in any way I can.

Sincerely,

[Agent/Producer Name]  
Licensed Insurance Agent/Producer  
[Agency Name]

*Call [(000) 000-0000] today  
for a free, no obligation quote!*

**Your Medicare  
Supplement Carrier  
Should Offer;**

- ☒ **Competitive Rates**
- ☒ **Friendly Customer Service**
- ☒ **Simplified Claims**
- ☒ **Reasonable Rate Increases**



Medicare supplement insurance is underwritten by Medico Insurance Company, [1515 South 75th St., Omaha, NE 68124]. Policy/certificate forms [MI-MSA20/21A, MI-MSA20/21B, MI-MSA20/21C, MI-MSA20/21D, MI-MSA20/21F, MI-MSA20/21G, MI-MSA20/21M, MI-MSA20/21N] or state equivalent. Medico Insurance Company and its agents/producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed agent/producer may contact you.

## Did you know that Medicare Supplement Plans are standardized?

Medicare Supplements are regulated by the Federal Government, which means every company offers the same benefits for each of the standardized [A - N] plans.

## Who do you want to give your Medicare Supplement business to?

While Medicare supplement plans are standardized, you still have a choice when it comes to cost and the company standing behind the policy. Medico Insurance Company has been meeting insurance needs since 1930. They are my primary carrier, because they understand my client's needs.

## What sets Medico apart?

That's easy; their customer service. They understand that insurance is about more than the details of a policy; it's about protecting your future, and protecting your family. Combine that with their affordable rates and you have The Medico Way.

To learn more about Medicare Supplement insurance from Medico Insurance Company, and for a free, no obligation rate quote, please give me a call at [(000) 000-0000] or return the reply card below.

[Agent/Producer Name]  
Licensed Insurance Agent/Producer  
[Agency Name]

Medicare supplement insurance is underwritten by Medico Insurance Company, [1515 South 75th St., Omaha, NE 68124]. Policy/certificate forms [MI-MSA20/21A, MI-MSA20/21B, MI-MSA20/21C, MI-MSA20/21D, MI-MSA20/21E, MI-MSA20/21G, MI-MSA20/21M, MI-MSA20/21N] or state equivalent. Medico Insurance Company and its agents/producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed agent/producer may contact you.

11F-586

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Call [producer phone number]  
or  
return the attached card

☒ **YES!** I would like to learn more about the Medicare Supplement insurance from Medico Insurance Company

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Your Age \_\_\_\_\_ Spouse Age \_\_\_\_\_

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Make the wise choice.

# Need Help Understanding Your Medicare Supplement Options?

[Return Address Block]

**Important Medicare Supplement information enclosed!**

[Address Block]

[Address Block]

[Address Block]

[Return Address Block]



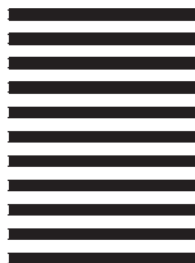
**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. [ ] [ ] [ ]

POSTAGE WILL BE PAID BY ADDRESSEE

[Address Block]

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



Call [producer phone number]  
or  
return the attached card



## **Are You Paying Too Much?** *for your Medicare Supplement Insurance*

Why pay more for the same coverage? Call today and find out if you qualify for a better rate with the same coverage from Medico® Insurance Company.

**Contact [producer name] at [000-000-0000] today.  
You owe it to yourself.**

Medico Insurance Company - [1515 S. 75th St., Omaha, NE 68124]  
Medicare supplement insurance is underwritten by Medico Insurance Company, [1515 South 75th St., Omaha, NE 68124]. Policy/certificate forms [MI-MSA20/21A, MI-MSA20/21B, MI-MSA20/21C, MI-MSA20/21D, MI-MSA20/21F, MI-MSA20/21G, MI-MSA20/21M, MI-MSA20/21N] or state equivalent. Medico Insurance Company and its agents/producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed agent/producer may contact you.

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4.3125 x 2.75